## Protect Yourself Against

## TELEPHONE SCAMS AND OLDER CONSUMERS

TELEMARKETING FRAUD

Telemarketing fraud is a crime, which requires *victim participation*Don't become a victim of criminal telemarketers

Did you know that American consumers lose an estimated 40 billion dollars a year to fraudulent telemarketers? There are approximately 140,000 telemarketing firms operating in the U.S. and up to 14,000 of them may be fraudulent. Many legitimate businesses use the telephone to sell bona fide goods and services but there are many operating as professional con artists who cheat and deceive consumers.

Fraudulent telemarketers take advantage of "older" consumers, age 60 and over, who may be more trusting and polite to strangers. Older women living alone are special targets. You wouldn't let a criminal in your front door – so don't let them in through the phone. Criminal telemarketers are ruthless and relentless in their pursuit to scam and victimize seniors.

- Telephone con artists are skillful in sounding believable even when they are telling lies. It is often difficult to know whether a sales call is legitimate.
- Some telephone swindlers call you day after day until you almost feel like the caller is a friend, not a total stranger.
- It may be difficult to get professional telephone con artists off the phone. Remember it isn't rude to hang up!
- Many con artists promise free gifts, prizes, vacations or the "investment of a lifetime" but only if you "act right now." Resist high-pressure sales tactics.

## REMEMBER !!!!!

## IF IT SOUNDS TOO GOOD TO BE TRUE- IT PROBABLY IS IF IT CAN'T WAIT UNTIL TOMORROW IT PROBABLY SHOULD

If you lose money in a telemarketing scam - you may never see a penny of it again! Telephone con artists only want your money - don't give it to them!